DESIGNATED PLACE ACCESS FAILURE

Case Report: Failure & Remediation

January 2026

Audit Office

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CASE OVERVIEW

CASE REPORT CR-01 Designated Place Access Failure & Remediation Anonymized Composite | January 2026 Audit Office, Standard Index Group

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CLASSIFICATION: Anonymized Composite This report represents a composite of three observed failure events (2023-2024) with identifying details removed. Cases consolidated to illustrate failure patterns and remediation protocols.

ESTATE PROFILE (ANONYMIZED) Estate Value: £15M-£25M range Geographic: UK-based, international holdings Complexity: Medium (3 properties, 8 financial accounts, 1 business) Documentation: P-Series implemented (2022), annual reviews conducted Designated Places: 4 configured (DP-01 through DP-04) EXECUTOR PROFILE Relationship: Spouse Experience: Limited (first-time executor) Technical literacy: Moderate Legal support: Engaged solicitor post-death

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INCIDENT OVERVIEW Event: Principal death (unexpected) Date: Q3 2024 Trigger: 72-Hour Continuity Drill attempted (AUD-10 protocol) FAILURE IDENTIFIED: Executor unable to access DP-02 (home safe) within 72-hour window. IMPACT:

- Critical delay accessing estate documents
- Password manager emergency kit unavailable (stored in DP-02)
- Cryptocurrency recovery phrases unavailable (stored in DP-02)
- Will location confirmed but original inaccessible

ESTIMATED LOSS:

- Time delay: 14 days (vs target <3 days)
- Legal fees: £2,500 (emergency safe opening)
- Executor stress: Significant (rated 8/10 self-reported)

FAILURE ROOT CAUSE ANALYSIS PRIMARY CAUSE: Safe combination documentation failure DETAILS:

- Safe combination documented in R-04 (Designated Place Registry)
- R-04 stored in... DP-02 (circular dependency)
- Backup combination: Written in executor packet
- Executor packet location: Referenced in P-10... stored in DP-02

CIRCULAR DEPENDENCY IDENTIFIED: DP-02 → contains R-04 → describes DP-02 access → requires DP-02 SECONDARY CAUSE: Incomplete executor briefing Executor knew:

- DP-02 existed (home safe, master bedroom)
- DP-02 was critical (primary document storage)

Executor did not know:

- Safe combination (not provided during lifetime)
- Backup access method (key location not disclosed)
- Emergency opening procedure (locksmith protocol)

REMEDIATION RE-TEST

IMMEDIATE REMEDIATION (POST-INCIDENT) STEP 1: Emergency Safe Access Timeline: Day 14 post-death Action: Licensed locksmith engaged Method: Drill + replace lock mechanism Cost: £2,500 Result: DP-02 accessed, documents retrieved STEP 2: Circular Dependency Resolution Issue: R-04 in DP-02, describes DP-02 ☒ circular Remediation: R-04 duplicated

- Copy 1: Remains in DP-02 (with estate documents)
- Copy 2: Stored with executor (external location)
- Copy 3: Stored with solicitor (external backup)

STEP 3: Combination Documentation Fix Issue: Combination only in inaccessible DP-02 Remediation:

- Combination written in sealed envelope
- Envelope given to executor (during lifetime would be optimal)
- Post-incident: Backup executor provided sealed envelope
- Backup safe key obtained, stored with solicitor

PREVENTIVE MEASURES IMPLEMENTED MEASURE 1: Break Circular Dependencies Protocol: No DP access method stored solely within that DP Implementation:

- DP-02 combination: Sealed envelope with executor + solicitor
- DP-01 (password manager) master password: Emergency kit in DP-02

+ backup emergency kit with solicitor

- DP-03 (bank box) key: Stored in DP-02 + duplicate with executor

Verification: Mapped all DPs, confirmed independent access paths MEASURE 2: Annual Access Testing Protocol: Executor tests access to each DP annually (TN-01 protocol) Implementation:

- Q1 each year: Executor accesses DP-02 (safe), DP-01 (password mgr)
- Confirms combinations/passwords current
- Updates sealed envelopes if credentials change
- Documents test in R-04 (verification log)

MEASURE 3: Executor Briefing Enhancement Protocol: Comprehensive executor briefing session (not just documents) Implementation:

- 2-hour in-person session (principal + executor)
- Physical demonstration: Show executor where DP-02 located, how to open
- Provide access credentials in sealed envelopes (during session)
- Test access immediately (executor opens safe, confirms works)
- Document briefing in P-10 with: Date, topics covered, access tested

RE-TEST (72-HOUR CONTINUITY DRILL) Date: 6 months post-remediation (Q1 2025) Methodology: Simulated event, timed executor actions PHASE 1: Document Location (Target: <2 hours) Actual: 12 minutes

- Executor located P-Series binder immediately (DP-02)

- R-04 confirmed all DPs listed

Result: PASS PHASE 2: DP Access (Target: All DPs <12 hours) DP-01 (Password Manager):

- Emergency kit located in DP-02: 15 minutes
- Master password entered, access confirmed: 20 minutes

Result: PASS (35 minutes total) DP-02 (Home Safe):

- Combination retrieved from sealed envelope: 2 minutes
- Safe opened: 5 minutes

Result: PASS (7 minutes total) DP-03 (Bank Deposit Box):

- Key located in DP-02: 10 minutes
- Bank access simulated (branch visit): Confirmed key fits

Result: PASS (simulated) DP-04 (Cloud Storage):

- Credentials in DP-01 (password manager): Accessed
- Login tested: Success

Result: PASS (included in DP-01 timing) OVERALL PHASE 2: PASS (all DPs accessible <1 hour actual) PHASE 3: Account Inventory (Target: 100% complete <24 hours) Actual: 18 hours

- P-02 (Accounts Register) located
- All accounts cross-referenced with DP-01 credentials
- 100% accounts had working credentials

Result: PASS PHASE 4: Critical Notifications (Target: <48 hours) Simulated: Executor identified all parties requiring notification

- Solicitor, accountant, banks, insurance
- Contact info current

Result: PASS (simulated) PHASE 5: Financial Obligations (Target: All identified <72 hours) Actual: 6 hours

- P-04 (Income & Obligations) reviewed
- All upcoming obligations identified
- Liquidity confirmed adequate

Result: PASS

DRILL SCORECARD (POST-REMEDIATION) Category Score Max % Document Retrieval 100 100 100% DP Access 100 100 100% Account Inventory 100 100 100% Notification List 100 100 100% Financial Obligations 100 100 100%

TOTAL 500 500 100% RESULT: PASS (EXCELLENT) Previous drill (pre-incident): 240/500 (48% - CRITICAL FAILURE) Post-remediation drill: 500/500 (100% - EXCELLENT) Improvement: +260 points (+108%)

LESSONS RECOMMENDATIONS

KEY LESSONS LEARNED LESSON 1: Circular Dependencies Are Failure-Critical Observation: Most catastrophic failure mode observed: Access method stored in the place it grants access to. Prevalence: Observed in 3 of 8 estates audited (38% incidence rate). Prevention:

- Map all DP dependencies before implementation
- Ensure each DP has independent external access method
- Test access paths without principal assistance

LESSON 2: "Knowing Where" ≠ "Can Access" Observation: Executor knew DP-02 existed and was critical. Still failed access. Failure mode: Knowledge without credentials = operational failure. Prevention:

- Provide actual access credentials, not just location info
- Sealed envelopes to executor (during principal's lifetime)
- Test access during briefing (don't assume, verify)

LESSON 3: Annual Testing Prevents Drift Observation: Safe combination changed 18 months before death. Executor not notified. Failure mode: Credentials drift over time. Documented combination was outdated. Prevention:

- Annual access testing (executor actually opens safe/accounts)
- Update sealed envelopes when credentials change
- Document verification date in R-04

RECOMMENDATIONS FOR PRACTITIONERS RECOMMENDATION 1: Conduct 72-Hour Drill annually, not just once at implementation. RECOMMENDATION 2: Identify and eliminate circular dependencies in DP access. Use mapping tool: For each DP:

- List access method (combination, key, password)
- Identify where access method is stored
- If stored in same DP → CIRCULAR (fix immediately)

RECOMMENDATION 3: Provide executor with sealed access credentials during principal's lifetime, not post-death. Method:

- Write combinations/passwords in sealed envelopes
- Give to executor with instruction: "Open only upon my death"
- Update envelopes when credentials change
- Executor stores safely (not in principal's DP)

RECOMMENDATION 4: Document executor briefing with checklist of topics covered. Include in P-10:

- Date of briefing
- DP locations shown physically
- Access methods demonstrated
- Credentials provided (sealed envelopes)

- Access tested (executor opened safe during briefing: YES/NO)

CONCLUSION This case demonstrates:

1. Failure modes are predictable and preventable
2. Remediation produces measurable improvement (48% → 100%)
3. Annual testing identifies drift before it becomes crisis

Circular dependency elimination + annual testing = operational estate continuity.

CASE CLOSURE Status: Remediation successful, re-test passed Follow-up: Annual drill scheduled (recurring) Lessons: Incorporated into TN-01 implementation guidance RELATED STANDARDS:

- TN-01: Designated Place Framework
- AUD-10: 72-Hour Continuity Drill
- R-04: Designated Place Registry specification

ISSUED: January 2026 Classification: Anonymized Composite (3 cases consolidated) Audit Office, Standard Index Group FOOTER: CR-01: Case Report | Page X of 3 | Standard Index Group | Case Report

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END CR-01